

**From:** Dale S. Hardaway,  
**Sent:** Monday, April 10, 2006 1:06:50 PM  
**To:** Consumer Alerts  
**Subject:** Wal-Mart FDIC Application  
**Auto forwarded by a Rule**

Dear Sir/Madam;  
Please consider this e-mail as an opposed position to Wal-Mart's application to the FDIC. Wal-Mart has exhibited predatory business practices for many years and can be expected to do the same in the U.S. banking industry. The U.S. depends on a sounding banking industry and Wal-Mart's application for an ILC threatens the business AND the U.S. economy.

Thank you,  
Dale Hardaway  
Director Corporate Education  
Kirchman Corporation

Altamonte Springs, FL 32701